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December 10, 2012

**VIA ECF**

Honorable William F. Kuntz, II  
United States District Judge  
United States District Court for the  
Eastern District of New York  
225 Cadman Plaza East  
Brooklyn, New York 11201

Re: *Abraham et al. v. American Home Mortgage Servicing et al.,*  
*Case No. 1:12-cv-4686 – WFK-JMA (E.D.N.Y.)*

Dear Judge Kuntz:

We represent Defendant Sovereign Bank, N.A. (“Sovereign Bank”) in the above-referenced action. We submit this letter to request an extension of time to answer, move, or otherwise respond to the Second Amended Complaint.

Although we do not believe that Sovereign Bank has been properly served with the Second Amended Complaint, Sovereign Bank plans to respond to that pleading. In a scheduling order dated October 25, 2012, revised on November 14, 2012, this Court set the following briefing schedule: “Defendants’ Motions to Dismiss” the Second Amended Complaint are due by December 11, 2012, any oppositions to the motions to dismiss are due by January 11, 2013, any replies in further support of the motions to dismiss are due by January 23, 2013 and oral argument is scheduled to take place on February 5, 2013. The Court also ordered that any defendant electing to answer the Second Amended Complaint rather than move to dismiss it shall do so by serving and filing its answer by January 11, 2013. While it is unclear whether this schedule applies to Sovereign Bank absent valid service, we respectfully request that you expressly grant to Sovereign Bank an extension of time up to and including January 21, 2013 to answer, move or otherwise respond to the Second Amended Complaint. Notably, January 21 is the same deadline that was recently requested by State Farm Realty Mortgage, LLC, a similarly situated defendant.

It bears noting that we were not retained until last week to represent Sovereign Bank, which was never served with either of the first two complaints. Although Plaintiffs may have recently attempted to serve the Second Amended Complaint upon Sovereign Bank, it appears

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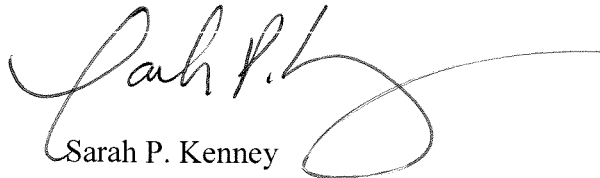
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that their efforts were not proper. Due to this fact – as well as the length of the Second Amended Complaint (it exceeds 160 pages), the nature of this action, and our recent retention – we need additional time to review the complaint, research its allegations and consult with our client.

We attempted to contact Plaintiffs' counsel by telephone and email on Friday, December 7 to obtain their consent to this request, but have not been able to reach them. This is Sovereign Bank's first request for an extension of this deadline.

We thank the Court for its time and consideration.

Respectfully submitted,



Sarah P. Kenney

cc: All Counsel of Record (via ECF)